

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Leslie C. Gates
Debtor

Case No. 19-00426-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 20

Date Rcvd: May 10, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2019.

db
5157275 +Leslie C. Gates, 334 Hallet Road, East Stroudsburg, PA 18301-9022
+ARGUS MERCHANT FUNDING, C/O PLATZER SWERGOLD LEVINE ET AL, 475 PARK AVENUE SO 18TH FL,
NEW YORK, NY 10016-6901
5157276 +BUSHKILL AUTO, 498 E MOORESTOWN ROAD, WIND GAP, PA 18091-9672
5157277 +CARRINGTON MORTGAGE SERVICES, PO BOX 5001, WESTFIELD, IN 46074-5001
5157278 +COLONIAL FUNDING NETWORK INC, FOR VITAL CAP FUND EMERALD HLDG GRP,
120 WEST 45TH STREET 2ND FL, NEW YORK, NY 10036-4041
5157279 +DEPENDABLE CREDIT, PO BOX 686, ARDSLEY, NY 10502-0686
5157280 +FINANCIAL PACIFIC LEASING, PO BOX 4568, FEDERAL WAY, WA 98063-4568
5169070 +Financial Pacific Leasing, Inc., 3455 S. 344th Way, Ste 300, Federal Way, WA 98001-9546
5157282 +Global Client Solutions, 4343 S. 118th East Ave., Suite #220, Tulsa, OK 74146-4402
5157284 +JENNIFER BALLARD ESQ, 120 WEST 45TH ST., 2ND FL., NEW YORK, NY 10036-4041
5157285 +KML LAW GROUP, STE 5000-BNY INDEPEN CTR, 701 MARKET STREET, PHILADELPHIA, PA 19106-1538
5157286 LEBET ENTERPRISES, 6566 HAMPTON EAST STREET, STROUDSBURG, PA 18360
5157289 PA UNEMPLOYMENT COMP, 1010 N 7TH STREET, HARRISBURG, PA 17102-1400
5157290 +QUARTERSPOT INC, 2751 PROSPERITY AVE STE 330, FAIRFAX, VA 22031-4326
5157291 +RICHARD KEIFER III ESQ, KEIFER LAW FIRM, 8 GERSHOM PLACE, KINGSTON, PA 18704-4809

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
E-mail/Text: GOLF_STBankruptcy@gatewayonlending.com May 10 2019 19:10:53
Gateway One Lending & Finance, 160 N. Riverview Drive, Suite 100, Anaheim, CA 92808,
UNITED STATES
5157281 +EDI: CCS.COM May 10 2019 23:13:00 FIRST ENERGY MET ED, C/O CREDIT COLLECTION SVCS,
725 CANTON STREET, NORWOOD, MA 02062-2679
5157283 EDI: IRS.COM May 10 2019 23:13:00 IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346,
PHILADELPHIA, PA 19101-7346
5157288 E-mail/Text: ra-li-ucts-bankhbg@state.pa.us May 10 2019 19:11:35
PA DEPT OF LABOR & INDUSTRY, 651 BOAS STREET, HARRISBURG, PA 17121-0750
5160575 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 10 2019 19:11:07
Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
Harrisburg, PA 17128-0946

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5157287 ##+NATIONWIDE TAX CONSULTING, 7410 S US HWY 1 STE 403, PORT SAINT LUCIE, FL 34952-1420
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Wells Fargo Bank N.A., as Trustee, for Carrington Mortgage Loan Trust, Series 2006-NC4 Asset-Backed Pass-Through Certificates.
bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trustee martin@martin-law.net
United States Trustee ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 1 Leslie C. Gates
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

William E. Craig on behalf of Creditor Gateway One Lending & Finance ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 5

Information to identify the case:Debtor 1 **Leslie C. Gates**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0744**EIN **05-0548999**

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN _____

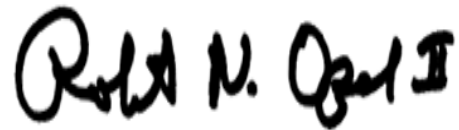
EIN ____-____-____

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:19-bk-00426-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Leslie C. Gates
aka Leslie Carroll Gates, aka Leslie Gates, fdba
A & L Logistics, fdba Lebet Enterprises

5/10/19**By the
court:**

Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.